

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of TennesseeIn re:
John Cotton Eastman
Vela Elizabeth Eastman
DebtorsCase No. 17-31021-SHB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0649-3

User: weaverc
Form ID: 318Page 1 of 2
Total Noticed: 42

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

11659283 +Account Resolution Tea, 221 E Main St Ste 201, Morristown, TN 37814-4730
 11659284 +Advance Financial, 5527 Clinton Hwy, Knoxville, TN 37912-3475
 11659286 +Beatrice Suttles, P.O. Box 106, Speedwell, TN 37870-0106
 11659287 +Capstone Finance, 2035 N. Broadway Street, Knoxville, TN 37917-5808
 11659289 #+Cash Time, 916 N. Charles Seivers Blvd, Clinton, TN 37716-3816
 11659290 +Chc Llc, 10368 Wallace Alley St S, Kingsport, TN 37663-3977
 11659291 +Check into Cash, 5632 Clinton Hwy, Knoxville, TN 37912-3455
 11659293 +Covington Credit, 1115 N Charles G Seivers Blvd Ste 5, Clinton, TN 37716-3953
 11659298 Equifax Information Services LLC, P O Box 740241, Atlanta, GA 30374-0241
 11659299 +Experian, P O Box 2002, Allen, TX 75013-2002
 11659300 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
 11659302 Financial Accounts Services Team, Inc, Agent for Vascular Dianostic Center, P.O. Box 11567, Knoxville, TN 37939-1567
 11659303 +First Sun Financial, 3551 N. Broadway, Knoxville, TN 37917-3117
 11659304 HCFS Healthcare Financial Services, Alcoa Billing Center, 3429 Regal Drive, Alcoa, TN 37701-3265
 11659306 LCA Collections, Agent for Labcorp/family medicine west, PO Box 2240, Burlington, NC 27216-2240
 11659309 +Neighborhood Urgent Care, P. O. Box 786, Jacksboro, TN 37757-0786
 11659311 +North Amercn, 2810 Walker Rd, Chattanooga, TN 37421-1082
 11661582 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 11659314 +Radiology Imaging Assoc of Oak Ridge, 601 Dodds Avenue, Chattanooga, TN 37404-3911
 11659317 +Trans Union, P O Box 2000, Chester, PA 19022-2000
 11659318 +Vascular Diagnostic Center of Oak Ridge, 988 Oak Ridge Turnpike, Suite L40, Oak Ridge, TN 37830-6940
 11659319 +Wakefield, Po Box 50250, Knoxville, TN 37950-0250
 11659320 +Wakefield & Associates, Po Box 50250, Knoxville, TN 37950-0250
 11659321 +Wfds-Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
 11659308 +methodist medical center of Oak Ridge, P.O. Box 11192, Knoxville, TN 37939-1192

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. db

+E-mail/PDF: madisonleighanna@aol.com Jul 21 2017 20:37:29 John Cotton Eastman,
 P.O. Box 866, Clinton, TN 37717-0866
 jdb +E-mail/PDF: madisonleighanna@aol.com Jul 21 2017 20:37:29 Vela Elizabeth Eastman,
 P.O. Box 866, Clinton, TN 37717-0866
 11659285 EDI: AFNIRECOVERY.COM Jul 21 2017 20:23:00 AFNI, Agent for unknown, P O Box 3517, Bloomington, IL 61702-3517
 11659288 +E-mail/Text: bankruptcy@cashtn.com Jul 21 2017 20:44:50 Cash Express LLC, 502 Clinch Ave, Clinton, TN 37716-4228
 11659292 +Fax: 602-659-2196 Jul 21 2017 21:10:02 Chex Systems, Consumer Relations, 7805 Hudson Rd Ste 100, Woodbury, MN 55125-1595
 11659294 +EDI: CCS.COM Jul 21 2017 20:23:00 Credit Collection Services, Agent for Comcast, 725 Canton Street, Norwood, MA 02062-2679
 11659295 +EDI: CCS.COM Jul 21 2017 20:23:00 Credit Control Service, Po Box 607, Norwood, MA 02062-0607
 11659296 +E-mail/Text: bk@creditcentralllc.com Jul 21 2017 20:44:50 Creditplus, 2810 Schaad Road, Knoxville, TN 37921-7414
 11659297 +E-mail/Text: bkrnotice@prgmaail.com Jul 21 2017 20:44:08 Dba Paragon Revenue Gr, Po Box 126, Concord, NC 28026-0126
 11659305 EDI: JEFFERSONCAP.COM Jul 21 2017 20:23:00 Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
 11659307 +E-mail/Text: kbosbank@covhlth.com Jul 21 2017 20:43:56 Methodist Medical Center of Oak Ridge, Knoxville Business Offices, 1420 Centerpoint Blvd, Building C, Knoxville, TN 37932-1960
 11659310 +E-mail/Text: electronicbkydocs@nelnet.net Jul 21 2017 20:44:13 Nelnnet Lns, Po Box 1649, Denver, CO 80201-1649
 11659312 +E-mail/Text: bankruptcy@optimarecoveryservices.com Jul 21 2017 20:44:24 Optima Recovery Serv, 6215 Kingston Pk Ste A, Knoxville, TN 37919-4044
 11659313 EDI: PRA.COM Jul 21 2017 20:23:00 Portfolio Recovery Associates, Agent for Providian/WashingtonMutual, 120 Corporate Blvd, Norfolk, VA 23502
 11659315 +E-mail/Text: jpinkerton@utrad.com Jul 21 2017 20:45:13 Radiology Imaging Associates, 601 Dodds Ave., Chattanooga, TN 37404-3911
 11659316 +E-mail/Text: bankruptcy@regionalmanagement.com Jul 21 2017 20:43:21 Regional Finance - Knoxville, 7118 Maynardville Hwy., Knoxville, TN 37918-5738
 11659322 +EDI: WABK.COM Jul 21 2017 20:23:00 World Finance Corporat, 108 Frederick St, Greenville, SC 29607-2532

TOTAL: 17

District/off: 0649-3

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
11659301* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2017 at the address(es) listed below:

Cynthia T Lawson on behalf of Joint Debtor Vela Elizabeth Eastman cynthialawson@bblawgroup.com,
ecfcourtnotices@gmail.com
Cynthia T Lawson on behalf of Debtor John Cotton Eastman cynthialawson@bblawgroup.com,
ecfcourtnotices@gmail.com
John P. Newton, Jr. tn27@ecfcbis.com
John P. Newton, Jr. on behalf of Trustee John P. Newton, Jr. mayerandnewton@mayerandnewton.com
United States Trustee Ustpreion08.kx.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>John Cotton Eastman</u>	Social Security number or ITIN	xxx-xx-1807
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Vela Elizabeth Eastman</u>	Social Security number or ITIN	xxx-xx-6594
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Tennessee			
Case number: 3:17-bk-31021-SHB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Cotton Eastman

Vela Elizabeth Eastman
aka Lisa Eastman

7/21/17

By the court: /s/ Suzanne H. Bauknight
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.